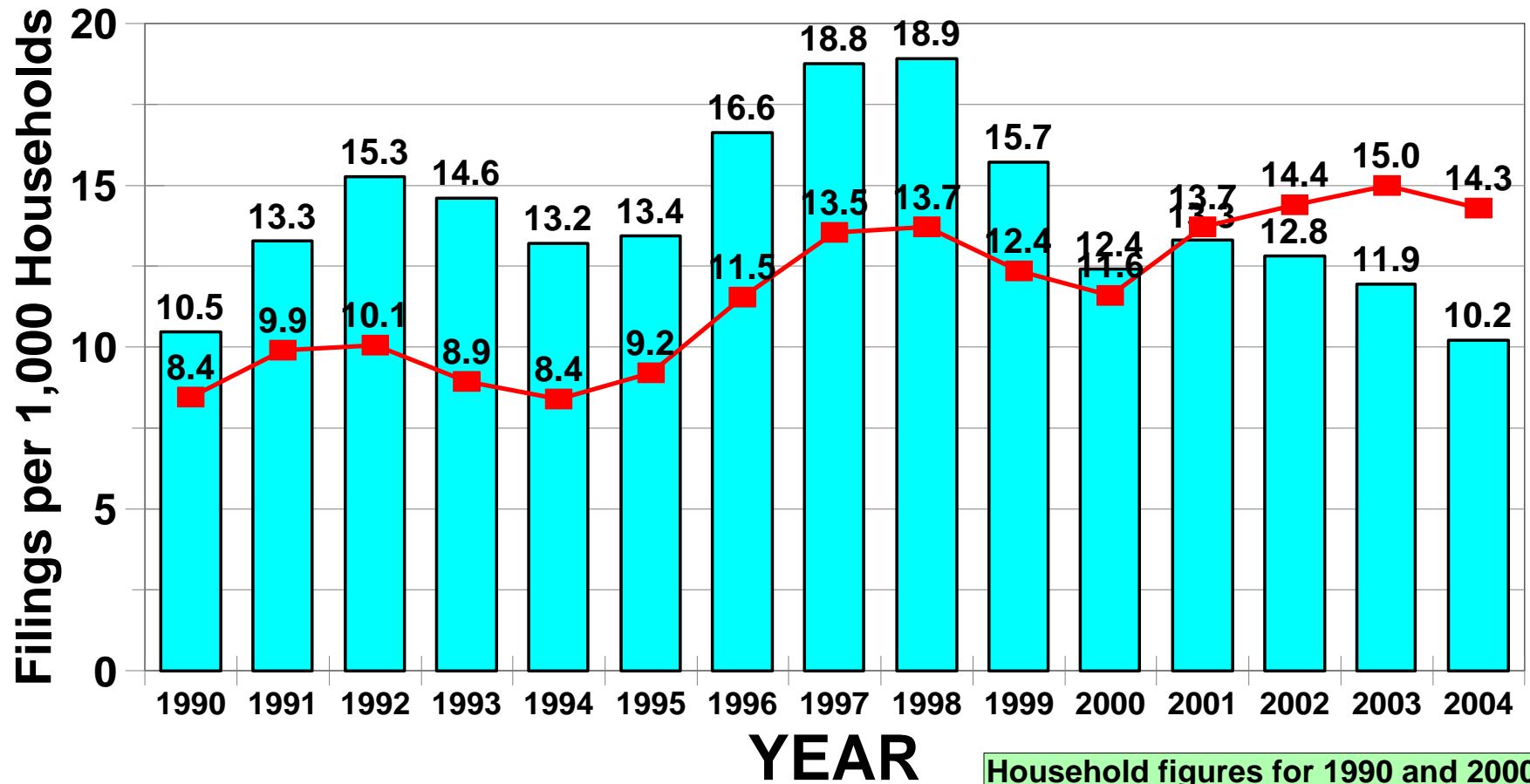


Bankruptcies per 1,000 Households Calendar Years 1990 - 2004



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NAT'L AVERAGE

Household figures for 1990 and 2000 are actuals from decennial census. Figures for 2001 - 2003 are from the Census Bureau annual data profiles. Figure for 2004 is based on the growth rate in 2003.